



RESPONSE UNDER 37 C.F.R. § 1.116
EXPEDITED PROCEDURE REQUESTED
EXAMINING GROUP 3693

PATENT

Attorney Docket No. 05793.3068-00000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Kevin HUENNEKENS et al.

Application No.: 09/897,775

Filed: June 29, 2001

For: SYSTEMS AND METHODS FOR
PROCESSING CREDIT CARD
TRANSACTIONS THAT EXCEED
A CREDIT LIMIT

Group Art Unit: 3693

Examiner: Kirsten Sachwitz Apple

Confirmation No.: 9815

Mail Stop AF

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REQUEST FOR RECONSIDERATION

In reply to the Final Office Action mailed October 12, 2006, the period for
response to which extends to January 12, 2007, and pursuant to 37 C.F.R. § 1.116,

Applicants propose the following:

Remarks/Arguments begin on page 2 of this paper.